

IN THE SPECIFICATION

Please amend the Specification as follows:

Please amend the following paragraph spanning page 12 lines 12-20 through page 13 lines 1 and 2 as follows:

Transaction processing is preferably managed through interaction between database server **116**, authorization system **108**, and a transaction capture [and routing server] module 112. As can be seen from Figure 4, database server **116** suitably communicates card/account status information to authorization system **108**. Status information generally includes account balance updates, status changes or the like for the various card accounts. For example, new cards are preferably assigned a "hold" status in authorization system **108** until consumer **100** initializes and validates the card as described above, at which time the authorization system preferably changes the status from "hold" to "pass" (or similar terms). A "hold" status is also preferably assigned if an account balance decreases below a minimum amount, or if a card is lost or stolen or the like. Accounts/cards that are assigned a "hold" status are preferably rejected by authorization system **108** in any subsequent requests for transaction approval.

Please amend the following paragraph spanning page 13 lines 3-21 and page 14 lines 1 and 2 as follows:

Point of sale terminal **104** is any device that is capable of identifying and gathering data from any stored value product. For example, point of sale terminal **104** could be implemented as an actual terminal in a store, an Internet server, a telephone system, a card reader in a vending machine, an automatic teller machine, or any other device that is capable of accepting stored value information in financial transactions. Point of sale terminal **104** suitably communicates with authorization system **108** to approve or reject transactions based upon information available to the authorization system

108 from database server **116**. Alternatively, authorization system **108** supplements information from database server **116** with information obtained from other external sources (not shown) such as external authorization systems, credit reporting bureaus, etc. Authorization preferably takes place in real time, but in some embodiments the authorization is accomplished using a polling or batch processing scheme. In a preferred embodiment, when a consumer **100** presents a stored value card or enters an account at a point of sale terminal **104**, the terminal sends an authorization request for the transaction to authorization system **108**. Additionally, for some transactions (such as those involving very small amounts of money) point of sale [system **108**] terminal 104 may not transmit an authorization request at all. Although authorization may take place over any communications medium, authorization preferably occurs over a data communications link such as a telephone link, a leased line, the Internet, a wide area network, or the like.

Please amend the following paragraph from page 14 lines 3-10 as follows:

If the transaction is authorized, the transaction is preferably completed at point of sale terminal **104**. Point of sale terminal **104** generally requests information such as the transaction amount and the identity of the stored value product used to pay for the transaction and this information is then suitably transmitted to transaction [captive] capture module **112** for settlement. To facilitate batch processing of settlement requests, merchants generally store information for multiple transactions. Alternatively, settlement requests are suitably transmitted in real time or are suitably polled by transaction capture module **112**.

Please amend the following paragraph from page 14 lines 11-21 as follows:

With continued reference to Figure 4, transaction capture module **112** suitably captures financial transaction data from POS terminal **104** and routes this information to database server **116**. During a purchase transaction involving a stored value product, funds are suitably transferred from an account associated with a stored value card into a merchant's account. Records for card and merchant accounts are generally accessible by database server **116**, and are preferably maintained within database **142** (not shown in Figure 4). A balancing system **118** is preferably located between database server **116** and transaction processing module **112** to verify transaction data. Balancing system **118** is any computer system that provides a check based upon data received from database server **116** and transaction processing module **112**.

Please amend the following paragraph from page 15 lines 1-22 as follows:

As best shown in Figure 5, a single report generator **136** preferably generates reports (1) for [customers] client system **138** using stored value products, as described above; (2) for merchants **140** that accept stored value products as compensation for goods or services; or (3) for consumers **100** that receive, for example, periodic statements of their accounts and transactions. Alternatively, multiple report generators **136** create various reports. As another alternative, database server **116** internally generates some or all reports without the use of an external report generator **136**. In some embodiments of the invention, reports are generated in real-time (i.e. as requested by the account manager, the consumer, the database server **116**, or any another entity). Alternatively, reports are processed in varying embodiments in batches, at predetermined times, when polled by the report generator, or by any other timing arrangement. Report generator **136** preferably retrieves relevant data from a database associated with database server **116**. In other embodiments, database server **116** provides necessary

data to report generator **136** as part of a report generation request. Alternatively, database server **116** suitably sends a pointer (such as a memory address accessible via a shared bus, or a uniform resource locator (URL), or any other pointer) to information that is stored. After obtaining data for the report requested, report generator **136** formats the data and provides the data to the proper client system **138**. Various report generating systems are known in the prior art, and any report formatting system may be used in accord with the present invention.

Please amend the following paragraph from page 16 lines 1-15 as follows:

Figure 6 shows an exemplary embodiment of a combined system for adding cards, handling transactions and processing reports. As can be readily ascertained from Figure 6, a preferred embodiment of a stored value transaction system includes a database server **116** supporting multiple stored value products, each product preferably being associated with a particular client **138**. Database server **116** preferably receives input from client system **138** and from a [financial capture]/transaction [routing] capture module **112**, as well as optional online input from consumers or customer service representatives **134**. Stored value cards and accounts are preferably registered with an authorization server **108** that is configured to approve or deny individual transactions at various point of sale terminals such as terminal **104** in the drawing figures. Preferably, database server **116** communicates with a report generating system **136** that is configured to assemble data into reports for client systems **138**, merchants **140** and/or consumers **100**, thereby formatting and simplifying data output from database server **116**.

Please amend the following paragraph from page 23 lines 3-11 as follows:

Customer records are preferably maintained in a customer data subsystem **172** that generally implements a single database record for each customer even though the customer may use multiple stored value products. Card data, account data, client data customer data and the like all generally reside within [client demographics] customer information subsystem **172**, which frequently communicates with objects from the products, funding, transaction processing and address subsystems described herein. Additionally, many user interface elements such as screens and access control are generally contained within the client demographics subsystem.

Please amend the following paragraph spanning page 23 line 18 to page 24 line 6 as follows:

Addresses (including, for example, customer billing addresses, merchant addresses and the like) are preferably maintained in address subsystem **160**. Address subsystem **160** generally houses address information and provides an interface with all other subsystems needing address information, such as the [client] customer and merchant data subsystems **172** and **168**, respectively. Address subsystem **160** suitably provides a single point for maintaining substantially all of the address information stored in database **142**, and preferably supports multiple addresses for each person (e.g. home, business and Internet addresses, among others). Other objects in address subsystem **160** preferably support temporary addresses, optionally with an associated "effective date" such that forwarding addresses, traveling addresses, and the like are supported.

Please amend the following paragraph from page 25 lines 11-17 as follows:

Financial control subsystem **164** generally includes objects that are configured to substantially protect the financial integrity of database system **116**. Generally, financial control system **164** receives data from [external

financial] transaction capture [system] module **112**, as well as funding subsystem **158** to maintain accurate account balance information. Financial control system **164** optionally includes objects that implement an interface to disputes and adjustments subsystems (not shown).

Please amend the following paragraph from page 27 line 19 to page 28 line 12 as follows:

Referring now to Figure 9, stored value products **186** are created using various objects from repository [114] 144. Generally speaking, users create new products in accordance with a particular business unit **188** by selecting suitable objects from repository [114] 144 that correspond to those attributes and functionalities desired in the new product **186**. For example, a user may select, among others, an object for creating a card, various objects for storing value in an account associated with the card (or on the card itself), an object to manage financial transactions, and an object to generate reports for consumers. When these objects are selected, database server suitably assembles a product structure that references the various objects requested. In a preferred embodiment, product structures are tables of pointers to the various objects in repository [114] 144, but any suitable method of organizing the various objects (such as in a data structure or in a database record) could be used. When the product executes, database server **116** retrieves the particular objects requested. Because this method of constructing products substantially reuses objects of pre-written code, design and implementation times are significantly reduced.

IN THE CLAIMS

Please amend the claims as follows: